

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ) **Chapter 7**  
)  
**TERRENCE GYLES FOLEY,** ) **CASE NO. 06 B 13718**  
)  
Debtor. ) Hon. Bruce W. Black

**NOTICE OF TRUSTEE'S FINAL REPORT,  
HEARING ON APPLICATIONS FOR COMPENSATIONS, AND  
HEARING ON THE ABANDONMENT OF PROPERTY BY THE TRUSTEE**

TO THE DEBTOR(S), CREDITORS AND OTHER PARTIES IN INTEREST:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: United States Bankruptcy Court  
219 South Dearborn Street, Courtroom 615  
Chicago, IL 60604

On: **December 18, 2008** Time: **9:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to pending applications and transacting such other business as may be properly noticed before the Court. **ATTENDANCE BY THE DEBTOR AND THE CREDITORS IS WELCOMED BUT IS NOT REQUIRED.**

3. The Trustees Final Report shows total:

a.	Receipts	\$113,249.60
b.	Disbursements	\$102,895.95
c.	Net Cash Available for Distribution	\$ 10,353.65

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<b>APPLICANT</b>	<b>COMPENSATION PREVIOUSLY PAID</b>	<b>FEES NOW REQUESTED</b>	<b>EXPENSES</b>
<u>Ronald R. Peterson</u> Trustee	\$0.00	\$8,162.48	\$71.15
<u>Jenner &amp; Block</u> Attorney/Trustee	\$0.00	\$0.00	\$0.00
<u>N/A</u> Accountant/Trustee	\$0.00	\$0.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<b>APPLICANT</b>	<b>COMPENSATION PREVIOUSLY PAID</b>	<b>FEES NOW REQUESTED</b>	<b>EXPENSES</b>
N/A	\$0.00	\$0.00	\$0.00

6. In addition to the expenses of administration that may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<b>CLAIM NUMBER</b>	<b>CLAIMANT</b>	<b>AMOUNT OF CLAIM</b>	<b>PROPOSED PAYMENT</b>
N/A		\$0.00	\$0.00

7. Claims of general unsecured creditors totaling \$88,184.30 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 2.404079%. Allowed general unsecured claims are as follows:

<b>CLAIM NUMBER</b>	<b>CLAIMANT</b>	<b>AMOUNT OF CLAIM</b>	<b>PROPOSED PAYMENT</b>
1	Morgan Lee Receivables, Inc. Eric Benveniste re: 05 M1 189577 P.O. Box 5265 Skokie, IL 60076	\$7,542.71	\$181.33

2	VATIV As Agents for Palisades Collections, LLC P.O. Box 19249 Sugar Land, TX 77496	\$12,929.87	\$310.84
3	Recovery Management Systems Corporation For Great Seneca Financial Corporation As S.E. 2nd Avenue, Suite 1120 Miami, FL 33131	\$8,873.17	\$213.32
4	Discover Bank/Discover Financial Services P.O. Box 3025 New Albany, OH 43054	\$9,832.09	\$236.37
5	Credigly Receivables, Inc. P.O. Box 2689 Suwannee, GA 30024	\$11,890.91	\$285.87
6	Credigly Receivables, Inc. P.O. Box 2689 Suwannee, GA 30024	\$24,710.30	\$594.06
8	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	\$12,405.25	\$298.23
8.	Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.		
9.	The Trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7 <sup>th</sup> Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, <a href="http://www.ilnb.uscourts.gov">www.ilnb.uscourts.gov</a> . If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of the Court.		
10.	The debtor has been discharged.		

11. The Trustee proposes to abandon the following property at the hearing:

0.00

Dated: **November 21, 2008**

For the Court,

**KENNETH S. GARDNER**

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street, 7<sup>th</sup> Floor  
Chicago, IL 60604

Ronald R. Peterson (02188473)  
JENNER & BLOCK LLP  
330 North Wabash Avenue  
Chicago, IL 60611  
PH: (312) 923-2981  
FAX: (312) 840-7381

# Certificate of Service Page 5 of 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 06-13718

User: amcc7  
Form ID: pdf002

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Total Served: 102

Date Rcvd: Nov 21, 2008

The following entities were served by first class mail on Nov 23, 2008.

db Terrence Gyles Foley, 607 N Columbine Ave, Lombard, IL 60148-1529  
aty +Ronald Peterson, Jenner & Block, 330 N. Wabash Avenue, Chicago, IL 60611-7603  
tr +Ronald R Peterson, Jenner & Block LLP, 330 N. Wabash Avenue, Chicago, IL 60611-7603  
10979046 +ABN AMRO MORTGAGE, 2600 W BIG BEAVER, M-0904-470, TROY, MI 48084-3323  
10979047 +ABN AMRO MORTGAGE, 2600 W BIG BEAVER, TROY, MI 48084-3318  
10979045 +ABN-AMRO Mortgage, Mortgage# 0005760739, Loan Admin/Resolution, 320 E Big Beaver Rd,  
Troy MI 48083-1238  
10979078 Academy Collection Serv, Inc, Acct# 6853696, 10965 Decatur Rd, Philadelphia, PA 19154-3210  
10979044 +American Community Mgt, re Steeple Hill acct 5-9207, 1908 Wright Blvd,  
Schaumburg, IL 60193-4587  
10979068 Attention, LLC, Acct# 2803298, P.O. Box 210000, Stockton, CA 95269-9000  
10979067 Attention, LLC, Acct# 2803574, P.O. Box 210000, Stockton, CA 95269-9000  
10979020 +Bank Of America, Fleet Acct# 4428870104009669, P.O. Box 2493, Norfolk VA 23501-2493  
10979021 +Bank Of America, Fleet Acct# 4428870104009669, P.O. Box 2930, Phoenix AZ 85062-2930  
10979041 Bank of America, MBNA Acct# 5228070900034974, P.O. Box 15168, Wilmington, DE 19850-5168  
10979027 Bank of America, MBNA Acct# 5401261157004534, P.O. Box 15168, Wilmington, DE 19850-5168  
10979022 Bank of America, Fleet Acct# 4428870104009669, P.O. Box 60069,  
City of Industry, CA 91716-0069  
10979080 +Bank of America, Acct# 5401261999386776, P.O. BOX 17054, WILMINGTON, DE 19884-0001  
10979081 +Bank of America, Acct# 5490350999010205, P.O. BOX 17054, WILMINGTON, DE 19884-0001  
10979023 +Bank of America, Fleet Acct# 4428870104009669, 1825 E. Buckeye Road, Phoenix, AZ 85034-4252  
10979049 +Blatt, Hasenmiller, Leibsker & Moore, LLC - 01237 re: 05 M1 133821, 125 S Wacker Dr Ste 400,  
Chicago, IL 60606-4424  
10979052 +Blitt and Gaines, PC, re: 05 M1 113596, 318 W Adams St Ste 1600, Chicago, IL 60606-5100  
10979056 +Blitt and Gaines, PC, re: 05 M1 152712, 318 W Adams St Ste 1600, Chicago, IL 60606-5100  
10979095 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
(address filed with court: CACV of Colorado, LLC, Acct# 12391086011000387,  
370 17th Street, Suite 5000, Denver, CO 80202-3050)  
10979075 +Capital Management Svcs, Acct# 4311960270038814, 726 Exchange St Ste 700,  
Buffalo, NY 14210-1464  
10979055 +Cavalry SPV I, LLC, Acct# 3583841, County of Cook (Chicago) 05 M1 152712, 7 Skyline Dr,  
Hawthorne, NY 10532-2156  
10979036 Chase Bank Card Services, First USA Bank, N.A., First Card Acct# 4246171015748812,  
P.O. Box 15298, Wilmington, DE 19850-5298  
10979029 Chase Bank Card Services, First USA Bank, N.A., First Card Acct# 4366163071638809,  
P.O. Box 15298, Wilmington, DE 19850-5298  
10979018 Chase Card Services, Acct# 5260310360101973, P.O. Box 15298, Wilmington, DE 19850-5298  
10979083 +Chase Card Services, Acct# 4246171015748812, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
10979084 +Chase Card Services, Acct# 4366163071638809, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
10979082 +Chase Card Services, Acct# 5260310360101973, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
10979016 +Chase Correspondence Dept, Acct# 5260310360101973, P.O. Box 15298,  
Wilmington, DE 19850-5298  
10979017 Chase Customer Service, Acct# 5260310360101973, P.O. Box 15919, Wilmington, DE 19850-5919  
11127760 +Credigly Receivables Inc, P O BOX 2689, Suwanee, GA 30024-0984  
10979088 +Credigy Services Corp, Acct# 4168100021015670, 3950 Johns Creek Ct Ste 100,  
Suwanee, GA 30024-1296  
10979085 +Credigy Services Corp, Acct# 4168100021142516, 3950 Johns Creek Ct Ste 100,  
Suwanee, GA 30024-1296  
10979087 +Credigy Services Corp, Acct# 4428870104009669, 3950 Johns Creek Ct Ste 100,  
Suwanee, GA 30024-1296  
11350714 +Credigy Services Corp., PO BOX 2689, Suwanee, GA 30024-0984  
10979066 Creditone, LLC, File# 896503, P.O. Box 625, Metairie, LA 70004-0625  
10979069 Ecast Settlement Corp, File# 01486906-22, OrigAcct# 5490350109066360, P.O. Box 7247-3888,  
Philadelphia, PA 19170-6888  
10979048 +Eric M Benveniste Esq., re: 05 M1 189577, P.O. Box 5265, Skokie IL 60076-5265  
11013892 +First Select, P O BOX 660487, Dallas TX 75266-0487  
10979035 First USA Bank, N.A., First Card Acct# 4246171015748812, P.O. Box 8650,  
Wilmington, DE 19899-8650  
10979028 First USA Bank, N.A., First Card Acct# 4366163071638809, P.O. Box 8650,  
Wilmington, DE 19899-8650  
10979054 +Fisher and Shapiro, LLC, re: 2006-CH-21624, 4201 Lake Cook Rd 1st Fl,  
Northbrook, IL 60062-1060  
10979090 +Fleet Customer Service, Acct# 4428870104009669, 201 N TRYON ST, CHARLOTTE, NC 28255-0001  
10979019 Fleet Customer Service, Acct# 4428870104009669, P.O. Box 15480, Wilmington, DE 19850-5480  
10979063 +Go-More Financial Inc, File# 119503-1, P.O. Box 270, Buffalo, MN 55313-0270  
10979057 +Hayt, Hayt & Landau, re: 87 M1 112948, 2020 Dempster Plaza, Evanston, IL 60202-1017  
11013885 +J H Stroger Hosp of Cook County, Patinet Acct, P O BOX 70121, Chicago, IL 60673-0001  
11013884 J H Stroger Hosp of Cook County, Patient Acct, Annex Bldg, Chicago, IL 60612  
10979079 +Leading Edge Recovery Solutions, Acct# 5260310360101973, 5440 N Cumberland Ave Ste 300,  
Chicago, IL 60656-1486  
10979040 MBNA America, Acct# 5228070900034974, P.O. Box 15026, Wilmington, DE 19850-5026  
10979026 MBNA America, Acct# 5401261157004534, P.O. Box 15026, Wilmington, DE 19850-5026  
11013888 +MRC Receivables Corp, P O BOX 939019, San Diego CA 92193-9019  
11013889 MRC Receivables Corp, Dept 8870, Los Angeles CA 90048  
11013891 +Midland Credit Management, Dept 8870, Los Angeles CA 90084-0001  
10979091 +Midland Credit Management, Acct# 8506470648, 8875 AERO DR STE 2, SAN DIEGO, CA 92123-2251  
11013890 +Midland Credit Management, P O BOX 939019, San Diego, CA 92193-9019  
11213296 +Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
10979059 +Mitchell N. Kay, P.C., Acct# 0010390082-A, 11 S La Salle St Ste 1900,  
Chicago, IL 60603-1300

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10979060 Mitchell N. Kay, P.C., Acct# 0010390082-A, P.O. Box 2374, Chicago, IL 60690-2374  
10979050 +Morgan Lee Receivables Inc, Eric Benveniste re: 05 M1 189577, P.O. Box 5265,  
Skokie IL 60076-5265  
10979093 NCO Financial, Acct# 5972386, PO BOX 41448, PHILADELPHIA, PA 19101  
10979092 National City Crd Svcs K-A16-2J, Acct# 4311960270038814, Kalamazoo, MI 49009-8003  
10979039 National City Crd Svcs/Cardholder Serv, K-A16-2J Acct# 4311960270038814, P.O. Box 500,  
Portage, MI 49081-0500  
10979038 +National City Cred Crd Cust Serv, Select Edition Acct# 4311960270038814, P.O. Box 2349,  
Kalamazoo, MI 49003-2349  
10979076 Northland Group Inc., Acct# F4613442, P.O. Box 390857, Edina, MN 55439  
10979065 Ocwen Federal Bank FSB, Acct# 798049, P.O. Box 785058, Orlando, FL 32878-5058  
10979070 POM Recoveries, File# 01486906-22, OrigAcct# 5490350109066360, P.O. Box 602,  
Lindenhurst, NY 11757-0602  
10979094 Palisades Collection LLC, Acct# PAL1BONES19775285, 210 SYLVAN AVE,  
ENGLEWD CLFS, NJ 07632-2524  
10979051 +Palisades Collection LLC, Assignee of Advanta re: 05 M1 133821, 210 Sylvan Ave,  
Englewood Cliffs, NJ 07632-2524  
10979072 +Phillips and Cohen Assoc, Acct# 3449985, 695 Rancocas Rd, Westampton, NJ 08060-5626  
11013887 +Saint Joseph Hosp-Patient Accts, re 10/1/87 Judgement 87M1 112948, 2900 N Lake Shore Drive,  
Chicago, IL 60657-5640  
10979034 +Saint Joseph Hosp-Patient Accts, re 10/1/87 Judgment 87 M1 112948,  
2900 North Lake Shore Drive, Chicago, IL 60657-5640  
10979037 Select Edition K-A16-F5, Acct# 4311960270038814, One NCC Pkwy, Kalamazoo, MI 49009-8003  
11013893 +State of IL Dept of Unemp Security, Banking Unit, P O BOX 6996, Chicago, IL 60680-6996  
10979043 +Steeple Hill Condo Assn, re acct 5-9207, 580 Mesa Dr, Hoffman Estates, IL 60169-5408  
11174169 +Steeple Hill Condominium Association, c/o Kovitz Shifrin Nesbit, 750 Lake Cook Rd.,  
Suite 350, Buffalo Grove, IL 60089-2088  
10979077 +Tate & Kirlin Assoc, Acct# 4311960270038814, 2810 Southampton Rd,  
Philadelphia, PA 19154-1207  
10979058 +Terrence G. Foley Pro Se - Debtor, 555 Hill Dr #207, Hoffman Estates, IL 60169-1571  
10979014 Universal Card Svc Corp, Acct# 5398420006886773, P.O. Box 44167,  
Jacksonville, FL 32231-4167  
11013886 +Universal Card Svc Corp, P O BOX 44157, Jacksonville, FL 32231-4157  
10979015 +Universal Card Svc Corp, Acct# 5398420006886773, Bankruptcy Department, P O Box 769,  
Arlington, TX 76004-0769  
11091170 +VATIV As Agents For Palisades Collections, LLC, PO Box 19249, Sugar Land, TX 77496-9249  
10979032 ++WACHOVIA BANK NA, P O BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: Wachovia/First Union, NewAcct# 5228231020122509,  
OldAcct# 5228070900034974, 1525 West W.T. Harris Blvd., Charlotte, NC 28288-0376)  
10979030 ++WACHOVIA BANK NA, P O BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: First Union, NewAcct# 5228231020122509, OldAcct# 5228070900034974,  
P.O. Box 2357, Brunswick, GA 31521-2357)  
10979033 Wachovia Bank NA/ First Union, NewAcct# 5228231020122509, OldAcct# 5228070900034974,  
P.O. Box 563966, Charlotte, NC 28256-3966  
10979031 +Wachovia Bank NA/First Union, Correspondence Team NC8502 NewAcct# 5228,  
231020122509 OldAcct# 5228070900034974, P.O. Box 563966, Charlotte, NC 28256-3966  
10979042 Washington Mutual Cd Proc Svc, First Select Acct# 4168100021142516, P.O. Box 660487,  
Dallas, TX 75266-0487  
10979071 +Wolpoff & Abramson, LLP, File# 112085424, Two Irvington Centre, 702 King Farm Blvd,  
Rockville, MD 20850-5774  
10979064 +Wolpoff & Abramson, LLP, File# 129212541, Two Irvington Centre, 702 King Farm Blvd,  
Rockville, MD 20850-5774

The following entities were served by electronic transmission on Nov 22, 2008.

10979053 +E-mail/PDF: NDICRISTOFANO@ARTHURADLER.COM Nov 22 2008 02:45:48 Arthur B Adler & Assoc,  
re: 02 M1 117593, 25 E Washington #500, Chicago, IL 60602-1703  
10979025 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2008 04:30:14  
Discover Card Customer Service, Acct# 6011007310170740, P.O. Box 8003, Hilliard, OH 43026  
10979024 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2008 04:30:06  
Discover Card Customer Service, Discover Financial Services, Acct# 6011007310170740,  
P.O. Box 30943, Salt Lake City, UT 84130-0943  
10979089 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2008 04:30:06  
Discover Card Customer Service, Discover Financial Services, Acct# 6011007310170740,  
PO BOX 15316, WILMINGTON, DE 19850-5316  
11091860 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 22 2008 04:30:14  
Discover Bank/Discover Financial Services, PO Box 3025, New Albany OH 43054-3025  
10979061 E-mail/PDF: ebn@phinsolutions.com Nov 22 2008 02:45:17 Plaza Assoc, Acct# 0010390082,  
P.O. Box 18008, Hauppauge, NY 11788-8808  
10979062 E-mail/PDF: ebn@phinsolutions.com Nov 22 2008 02:45:17 Plaza Assoc, Acct# 10390081,  
P.O. Box 18008, Hauppauge, NY 11788-8808  
11044382 +E-mail/PDF: rmscedi@recoverycorp.com Nov 22 2008 02:45:43  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
11091585 +E-mail/PDF: rmscedi@recoverycorp.com Nov 22 2008 02:45:45  
Recovery Management Systems Corporation, For Great Seneca Financial Corporation,  
As Assignee of NATIONAL CITY, 25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605  
10979073 +E-mail/Text: resurgentbknotifications@resurgent.com  
Sherman Acquisition LP, Acct# 4311960270038814, PO Box 10497,  
Greenville South Carolina 29603-0497  
10979074 +E-mail/Text: resurgentbknotifications@resurgent.com  
Sherman Acquisition LP, Acct# 4246171015748812, PO Box 10497,  
Greenville South Carolina 29603-0497

TOTAL: 11

District/off: 0752-1  
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User: amcc7  
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Total Served: 102

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10979086\* +Credigy Services Corp, Acct# 4168100021142516, 3950 Johns Creek Ct Ste 100,  
Suwanee, GA 30024-1296

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

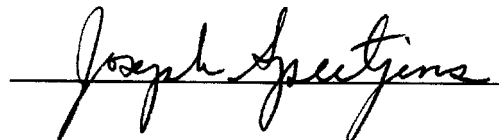
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.